Case 24-02091 Doc 10 Filed 02/18/24 Entered 02/18/24 23:12:56 Desc Imaged Certificate of Notice Page 1 of 4

Information to id	dentify the case:	·
Debtor 1:	Emilio J Espinosa	Social Security number or ITIN: xxx-xx-8592
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States Bank	kruptcy Court: Northern District of Illinois	Date case filed for chapter: 13 2/15/24
Case number:	24-02091	

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	Debtor's full name	About Debtor 1: Emilio J Espinosa	About Debtor 2:
١.	Deptor's full flame	Emilio d Espiriosa	
2.	All other names used in the last 8 years		
3.	Address	572 Dean Dr South Elgin, IL 60177	
4.	<b>Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutterfilings@gmail.com
5.	Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630–981–3888
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 2/16/24

For more information, see page 2

Debtor Emilio J Espinosa Case number 24-02091 Location: 7. Meeting of creditors Debtors must attend the meeting to March 13, 2024 at 11:30 AM be questioned under oath. In a joint Zoom video meeting. Go to case, both spouses must attend. Zoom.us/join, Enter Meeting ID 388 782 The meeting may be continued or adjourned to a Creditors may attend, but are not 3554, and Passcode 4113122038, OR later date. If so, the date will be on the court required to do so. call 1-872-282-6946 docket. For additional meeting information, go to 8. Deadlines Filing deadline: 5/13/24 Deadline to file a complaint to challenge The bankruptcy clerk's office must receive these documents and any dischargeability of certain debts: required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 4/25/24 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 8/13/24 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim is a proof of the proo claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. 30 days after the Deadline to object to exemptions: Filing deadline: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 4/12/24 at 10:00 AM , Location: Courtroom 615, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To 9. Filing of plan appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 731 2971 and passcode 587656. The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the 11. Filing a chapter 13 bankruptcy case plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 525(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

Official Form 309I

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United States Bankruptcy Court Northern District of Illinois

In re: Case No. 24-02091-JSB Emilio J Espinosa Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

Page 1 of 2 District/off: 0752-1 User: admin Total Noticed: 24 Date Rcvd: Feb 16, 2024 Form ID: 309I

The following symbols are used throughout this certificate:

Symbol **Definition** 

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:

Recip ID **Recipient Name and Address** + Emilio J Espinosa, 572 Dean Dr, South Elgin, IL 60177-1140 30663138 + BMO Harris Bank, Attn: Bankruptcy, 99 W Washington St, Chicago, IL 60602-2998 30663144 + Elias Espinosa, 335 Longford, Elgin, IL 60120-4785

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty		Notice Type: Email Address Email/Text: cutlerfilings@gmail.com	Date/Time	Recipient Name and Address
uty			Feb 16 2024 22:53:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+	Email/Text: mcguckin_m@lisle13.com	Feb 16 2024 22:54:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ust	+	Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Feb 16 2024 22:54:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30663135		Email/Text: ebnbankruptcy@ahm.honda.com	Feb 16 2024 22:54:00	American Honda Finance, Attn: National Bankruptcy Center, P.O. Box 168008, Irving, TX 75016
30663134	+	Email/Text: backoffice@affirm.com	Feb 16 2024 22:55:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
30663136	+	Email/PDF: bncnotices@becket-lee.com	Feb 16 2024 23:41:44	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
30663137	+	EDI: BANKAMER	Feb 17 2024 03:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
30663139	+	EDI: CAPITALONE.COM	Feb 17 2024 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30663141	+	EDI: CITICORP	Feb 17 2024 03:38:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
30663142	+	EDI: CITICORP	Feb 17 2024 03:38:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO
30663143	+	EDI: CITICORP	Feb 17 2024 03:38:00	63179-0040  Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30663145		Email/Text: BankruptcyNotices@firsttechfed.com	Feb 16 2024 22:53:00	First Tech FCU, Attn: Bankruptcy, Po Box 2100, Beaverton, OR 97075
30663146	+	$Email/Text: \ GSB ank Electronic Bankrupt cyNotice @gs.com$	Feb 16 2024 22:54:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
30663140		EDI: JPMORGANCHASE	Feb 17 2024 03:38:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

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District/off: 0752-1 User: admin Page 2 of 2

Date Rcvd: Feb 16, 2024 Form ID: 309I Total Noticed: 24

30663147	+ Email/Text: bankruptcy@marinerfinance.com	Feb 16 2024 22:53:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
30663148	+ EDI: LCIPHHMRGT	Feb 17 2024 03:38:00	Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409-6493
30663150	Email/Text: bkrgeneric@penfed.org	Feb 16 2024 22:53:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313
30663149	+ Email/Text: bkrgeneric@penfed.org	Feb 16 2024 22:53:00	Pentagon FCU, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-1432
30663151	+ Email/Text: OpsEscalations@RocketLoans.com	Feb 16 2024 22:54:00	Rocket Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
30663152	+ EDI: SYNC	Feb 17 2024 03:38:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30663153	+ EDI: WTRRNBANK.COM	Feb 17 2024 03:38:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 21

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024	Signature:	/s/Gustava Winters	

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2024 at the address(es) listed below:

Name Email Address

David H Cutler

on behalf of Debtor 1 Emilio J Espinosa cutlerfilings@gmail.com  $\,$ r48280@notify.bestcase.com

Glenn B Stearns

stearns\_g@lisle13.com

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3